

E X H I B I T E

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From: sgk@kellmanesq.com <sgk@kellmanesq.com>
Date: Fri, Mar 12, 2021 at 2:31 PM
Subject: Ari Teman
To: Kedar Bhatia <kedar.bhatia@usdoj.gov>

Kedar,

I very much appreciated your time the other day — and am wondering if I can ask a follow up question. You mentioned that during your conversation with the bank the day before sentencing, that the bank explained that it attributed the discrepancy in the loss numbers to removing its fees from the total loss. I'm wondering if you wouldn't mind send me a copy of the fee breakdown. Andy & I are are still struggling to wrap our arms around all of the moving pieces here.